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Felix Semtak  
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Debtors,

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

Honorable Stacey L. Meisel

CASE NO: 19-15941

HEARING DATE:

CERTIFICATION OF DEBTORS TO ALLOW US  
TO ENTER INTO A PERMANENT LOAN MODIFICATION

On or about October 24, 2019, we were approved a permanent loan modification through SLS Mortgage Co.

My wife and I are pleased to enter into a permanent loan modification, as the new payment amount covers mortgage, taxes and homeowner's insurance at approximately \$161.00 less than what we were paying.

We respectfully request that this Court and Trustee allow us to proceed with our loan modification, as this has been our family home for many years.

Dated: December 14, 2019

/s/ FELIX SEMTAK  
FELIX SEMTAK